



Build, customize, and differentiate

SET YOUR FIRM APART WITH CUSTOMIZED MODELS THAT MEET YOUR UNIQUE CLIENT NEEDS



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

Create practice growth,
scale, and consistency

Enhance your ability to demonstrate
deeper client value and set expectations

Reduce business risk
and employee turnover

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

Create practice growth,
scale, and consistency

Analyze and
select ETFs,
mutual funds,
and stocks

Enhance your ability to demonstrate
deeper client value and set expectations

Reduce business risk
and employee turnover

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

LET'S LEARN MORE ABOUT EACH OTHER : HELLO@HELIOSDRIVEN.COM : WWW.HELIOSDRIVEN.COM

HELIOS QUANTITATIVE RESEARCH



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

Create practice growth,
scale, and consistency

Analyze and
select ETFs,
mutual funds,
and stocks

Customize
and manage
investment
models

Enhance your ability to demonstrate
deeper client value and set expectations

Reduce business risk
and employee turnover

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

Create practice growth,
scale, and consistency

Analyze and
select ETFs,
mutual funds,
and stocks

Customize
and manage
investment
models

Enhance your ability to demonstrate
deeper client value and set expectations

Portfolio
construction
and analysis

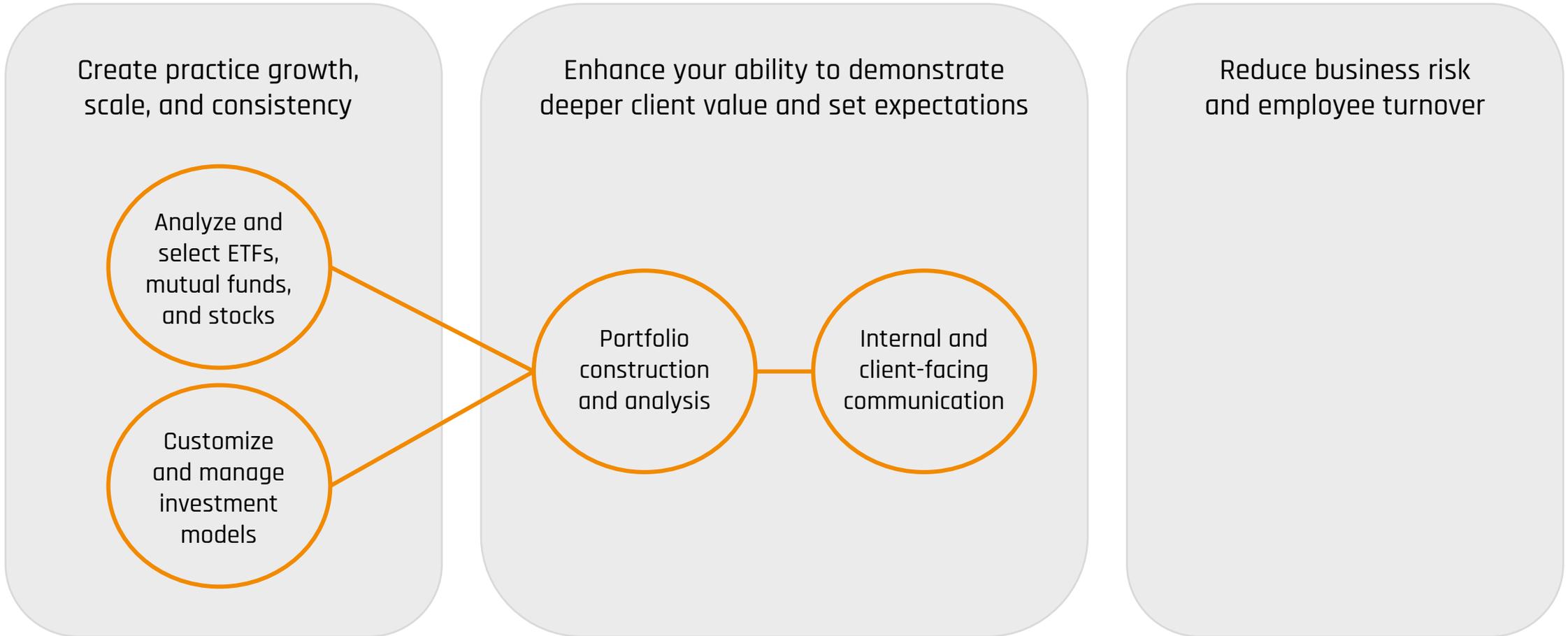
Reduce business risk
and employee turnover

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

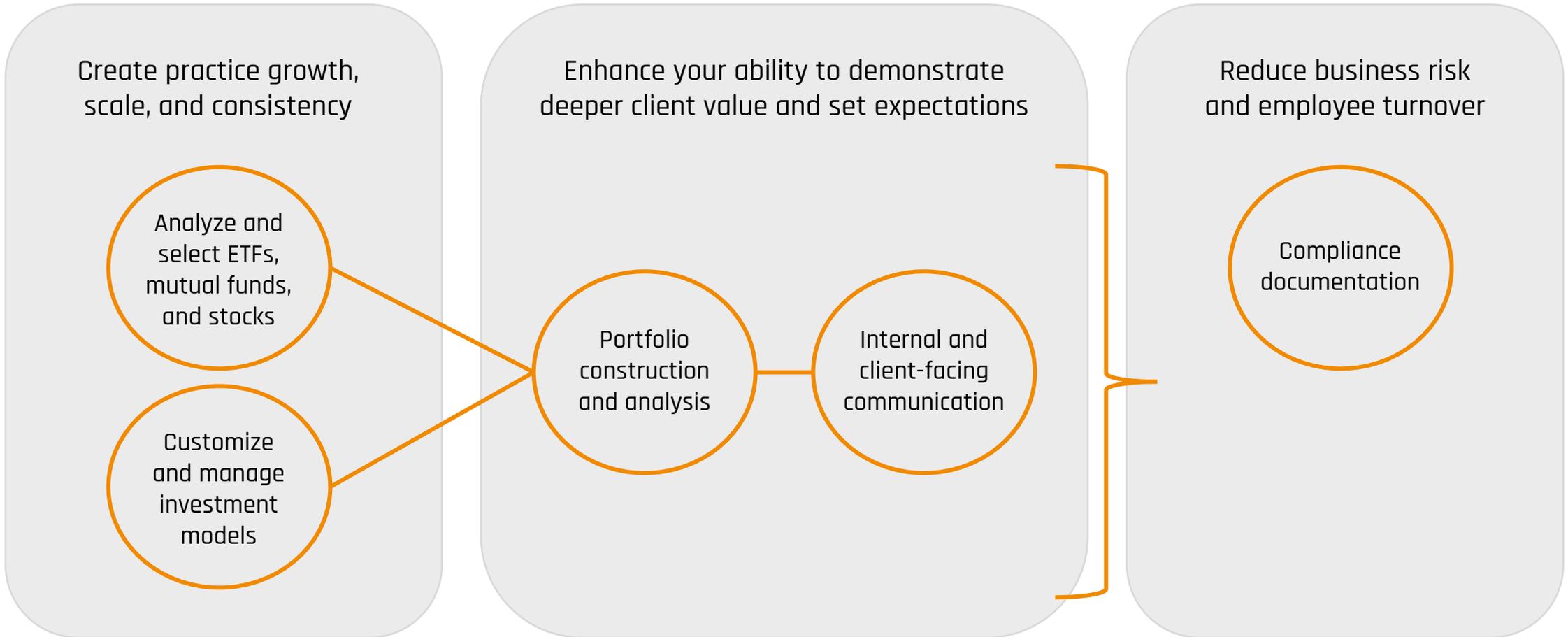


Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER

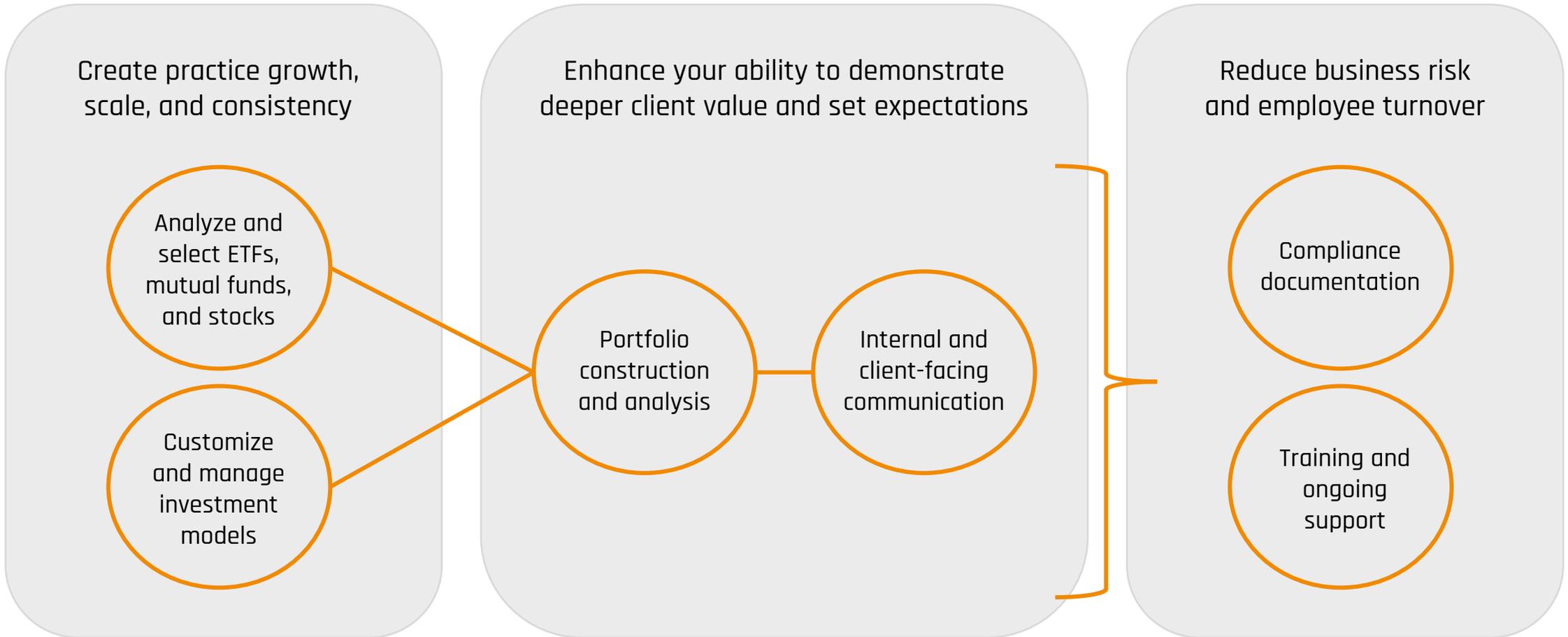


Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Helios is a complete *In* sourced CIO solution

HELIOS IS AN END-TO-END SERVICE, NOT JUST A MODEL PROVIDER



Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

Helios is the clear choice for insourcing asset management

In-house Models "Free" Research



helios
QUANTITATIVE

TAMP Models Model Marketplace

High Control



Low/No Control

Practice Branded



Not Branded

Differentiated Story



Low/No Differentiation

Cost Effective



Very Expensive

High Effort



Low Effort/Outsourced

High Compliance Risk



Reduced Compliance Risk

Basic Strategies



Powerful Strategies/Optics

Low/Not Tech Focused



Tech Focused

Helios is a world-class team



HELIOS IS LIKE HAVING AN ENTIRE INVESTMENT DEPARTMENT AT YOUR FINGERTIPS



Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

Helios is a world-class team



HELIOS IS LIKE HAVING AN ENTIRE INVESTMENT DEPARTMENT AT YOUR FINGERTIPS



Chris Shuba
Founder/CEO



Joe Mallen
Chief Investment Officer



Jason Van Thiel
Director of Research

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



94% OF ADVISORS believe third-party models enable them to apply institutional quality research/analysis to their clients' portfolios

90%

OF ADVISORS believe third-party models provide an efficient way to share investment strategies with clients

OF ADVISORS believe third-party models will help them create a consistent client experience

OF ADVISORS believe third-party models help them leverage the knowledge and expertise of others

Data from WisdomTree advisor insights panel. Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



- 56%** of advisors believe that third-party models do not allow them to deliver personal service
- 54%** of advisors believe third-party models do not allow tailoring to client situations
- 50%** of advisors believe it's difficult to differentiate themselves if they use models
- 34%** of advisors are reluctant to make the change from an existing portfolio into a new model because of unrealized capital gains

Data from WisdomTree advisor insights panel. Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Advisors know third-party models
are the right path, the question is
customization



Helios is built to customize

Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk
should we take?

What asset styles
should we use?

What tickers/theme
should we use?



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk
should we take?

60% equities
40% bonds

What asset styles
should we use?

What tickers/theme
should we use?



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk
should we take?

60% equities
40% bonds

What asset styles
should we use?

20% LC blend
10% LC value
10% LC growth
15% International
5% Emerging market

20% Aggregate bond
10% LT bond
5% High yield bond
5% International bond

What tickers/theme
should we use?



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk
should we take?

60% equities
40% bonds

What asset styles
should we use?

20% LC blend
10% LC value
10% LC growth
15% International
5% Emerging market

20% Aggregate bond
10% LT bond
5% High yield bond
5% International bond

What tickers/theme
should we use?

SPHQ
VUG
DGRO
EFA
EEM

AGG
USLT
HYG
BNDX



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk should we take?



Level Elements tell us how much risk we want to take, such as overweight, neutral, or underweight

What asset styles should we use?

- 20% LC blend
- 10% LC value
- 10% LC growth
- 15% International
- 5% Emerging market
- 20% Aggregate bond
- 10% LT bond
- 5% High yield bond
- 5% International bond

What tickers/theme should we use?

- SPHQ
- VUG
- DGRO
- EFA
- EEM
- AGG
- USLT
- HYG
- BNDX



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk should we take?



Level Elements tell us how much risk we want to take, such as overweight, neutral, or underweight

What asset styles should we use?



Style Elements tell us what asset classes to use, such as growth vs. value or short vs. long duration

What tickers/theme should we use?

SPHQ
VUG
DGRO
EFA
EEM
AGG
USLT
HYG
BNDX



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

How much risk should we take?



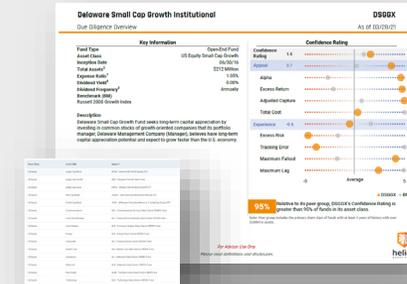
Level Elements tell us how much risk we want to take, such as overweight, neutral, or underweight

What asset styles should we use?



Style Elements tell us what asset classes to use, such as growth vs. value or short vs. long duration

What tickers/theme should we use?



Our Confidence Rating process creates Pick Lists that determine the holdings or theme



Putting it all together

MODELS ARE A POWERFUL COMBINATION OF RESEARCH

Passive, MPT
1 trade/year

Everything
in-between

Highly tactical
8+ trades/year



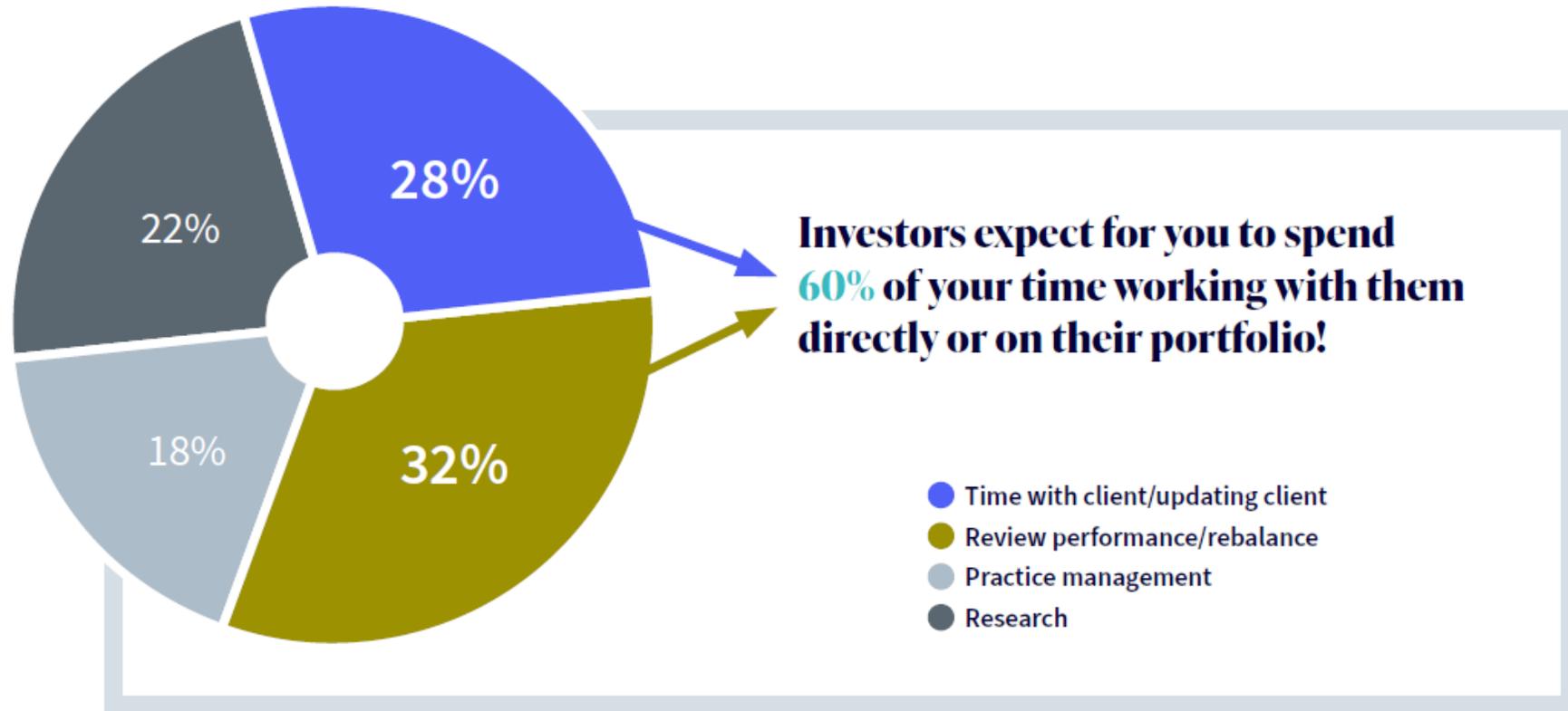
Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



Advisors know third-party models
are the right path, the question is
customization



How clients expect advisors to spend time



Data from WisdomTree advisor insights panel. Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



63%

OF INVESTORS believe that using models will have a positive impact on their overall portfolio

- + This is true with all generations, with boomers at 44% and Gen Xers at 59%, and even more so with millennials, at 78%
- + Post-volatility, the overall number increased to 70%

OF INVESTORS believe that financial advisors using third-party models are providing a more sophisticated asset allocation approach backed by the extensive research and technology of an asset manager's team (including 64% of boomers)

- + Post-volatility, the number of investors who felt it was important for an advisor to use technology to enhance investment decisions increased by 5%

OF CLIENTS WITH ADVISORS—and 59% of those without advisors—strongly agree that “A financial advisor using a preset investment model portfolio provided by either their firm or a third-party source is comparable to a Doctor that has access to Artificial Intelligence (AI) networks that contains millions of medical records and case studies to assist in diagnosis or successful treatment outcomes.”

Data from WisdomTree advisor insights panel. Helios Quantitative Research LLC (“Helios”) is associated with, and under the supervision of, Clear Creek Financial Management, LLC (“Clear Creek”), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.



84% of millennials

would consider switching advisors if the new advisor was using third-party models

76% of boomers

would consider switching advisors if the new advisor used third-party models

+ But, if you used third-party models, a mere 10% would still consider making a change.

Data from WisdomTree advisor insights panel. Helios Quantitative Research LLC ("Helios") is associated with, and under the supervision of, Clear Creek Financial Management, LLC ("Clear Creek"), a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Clear Creek, and its representatives are properly licensed or exempt from licensure. This document is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Clear Creek or its representatives unless a client service agreement is in place.

Helios is the clear choice for insourcing asset management

In-house Models "Free" Research



helios
QUANTITATIVE

TAMP Models Model Marketplace

High Control



Low/No Control

Practice Branded



Not Branded

Differentiated Story



Low/No Differentiation

Cost Effective



Very Expensive

High Effort



Low Effort/Outsourced

High Compliance Risk



Reduced Compliance Risk

Basic Strategies



Powerful Strategies/Optics

Low/Not Tech Focused



Tech Focused

Definitions & Disclosures



This commentary is produced by Helios Quantitative Research LLC (“Helios”) and is for informational purposes only. Helios Quantitative Research LLC (“Helios”) is associated with, and under the supervision of, Clear Creek Financial Management, LLC (“Clear Creek”), a Registered Investment Advisor. Helios provides research services to financial advisors who have executed a written agreement with Clear Creek or its representatives. The research, analysis, and views reflected in this commentary are subject to change at any time without notice.

Nothing in this commentary constitutes investment advice, performance data, or any recommendation of a particular security, portfolio of securities, or investment strategy as suitable for any specific person and is intended for use only by a third-party financial advisor, with other information, as an input in the development of investment advice for its own clients. Financial advisors are responsible for providing customized investment advice for each of their clients based on their unique risk tolerance and financial circumstances. Helios is not responsible for determining whether this commentary is applicable or suitable for financial advisor’s clients or for providing customized recommendations for any of financial advisor’s clients. Such financial advisors are responsible for making their own independent judgment as to how to use this information. Financial advisors must determine whether or not the securities are appropriate for their clients as Clear Creek and its representatives do not consider investor suitability when determining investment opinions. Only an investor and their financial advisor know enough about their circumstances to make an investment decision. Neither Clear Creek nor its representatives have investment discretion over or place trade orders for any portfolios or accounts derived from this information. Any mention of a particular security and related performance data is not a recommendation to buy or sell that security. There is no guarantee that any security illustrated will be successful or achieve any particular level of results.

Any presentation of back-tested performance are hypothetical, were compiled after the end of the period advertised, and do not represent decisions made by Helios during the period described. Advisory services are only offered to clients or prospective clients where Clear Creek and its representatives are properly licensed or exempt from licensure.

Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital.

Helios Adaptive Index, Helios Alpha Index, Helios Equity Index, Helios Dynamic Risk 5% Index, Helios Dynamic Risk 7% Index, Helios Dynamic Risk 10% Index, Helios Dynamic Risk 13% Index, Helios Dynamic Risk 16% Index, Helios Turnkey 10 Index, Helios Turnkey 30 Index, Helios Turnkey 50 Index, Helios Turnkey 70 Index, Helios Turnkey 90 Index, Helios Fixed Income Index, and Helios Strategic Income Index (collectively the “Helios Indices”) is the property of Helios Quantitative Research LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Helios Indices. The Helios Indices are not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Helios Indices. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Helios Quantitative Research LLC. S&P® is a registered trademark of Standard & Poor’s Financial Services LLC (“SPFS”), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”).

© 2022 Helios Quantitative Research LLC. All rights reserved.